

UNITED STATES PATENT AND TRADEMARK OFFICE

SERIAL NO: 78/528124

APPLICANT: K&B Underwriters, LLC

CORRESPONDENT ADDRESS:

Michael C. Whitticar
Jagtiani + Gutttag
10363-A Democracy Lane
Fairfax VA 22030

RETURN ADDRESS:

Commissioner for Trademarks
P.O. Box 1451
Alexandria, VA 22313-1451

If no fees are enclosed, the address should
include the words "Box Responses - No Fee."

MARK: K&B UNDERWRITERS

CORRESPONDENT'S REFERENCE/DOCKET NO: K&BU-0001-T1

Please provide in all correspondence:

CORRESPONDENT EMAIL ADDRESS:

1. Filing date, serial number, mark and applicant's name.
2. Date of this Office Action.
3. Examining Attorney's name and Law Office number.
4. Your telephone number and e-mail address..

Serial Number 78/528124

Applicant is again requesting reconsideration of a final refusal dated February 7, 2006.

After careful consideration of the law and facts of the case, the examining attorney must again deny the request for reconsideration and adhere to the final action as written since no new facts or reasons have been presented that are significant and compelling with regard to the point at issue.

The applicant again expresses concern as to the evidence previously provided in support of the refusal. In an effort to address this concern, the examining attorney attaches herewith materials from the websites of several companies lending further support to his assertion that it is commonplace for a single company to offer a wide range of financial services, including those at issue in this case. See attachments. Printouts of materials downloaded from the Internet are admissible as evidence of information available to the general public. TMEP §710.01(b). *In re Total Quality Group Inc.*, 51 USPQ2d 1474, 1475-76 (TTAB 1999); *Raccioppi v. Apogee Inc.*, 47 USPQ2d 1368, 1370-1 (TTAB 1998).

Applicant's second request for reconsideration is *denied*. The file will now be returned to the Trademark Trial and Appeal Board for resumption of the applicant's appeal. 37 C.F.R. Section 2.64(b); TMEP Section 715.03(c).

/James A. Rauen/
Trademark Examining Attorney

Law Office 109
Phone 571-272-9211
Fax 571-273-9109



[home](#) | [about us](#) | [newsroom](#) | [investor relations](#) | [careers](#) | [help](#) | [privacy](#) | [site map](#) | [contact us](#)

search:

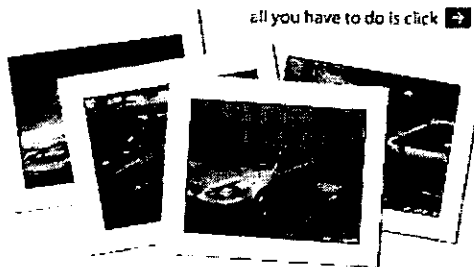
[auto](#) | [property](#) | [life](#) | [health](#) | [investments & retirement](#) | [mortgage](#) | [business](#)

Go...

- ☐ get a quote
- ☐ find an insurance agent
- ☐ access the claims center
- ☐ check fund performance
- ☐ work with a financial expert
- ☐ apply for a job

Want to see how your repair is going?

all you have to do is click



Access My Account

Log in to my:

Select an account

- ☐ My account isn't listed
- ☐ I forgot my password
- ☐ Sign up

Learn About

Business

Business Partner Access

Investment Professional

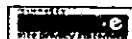
Nationwide En Español

obtener una cotización

On Your Side®

- ☐ Hurricane season is only half over
- ☐ Win a trip to OSU's bowl game
- ☐ It's life insurance awareness month!

©2005 Nationwide Mutual Insurance Company & Affiliated Companies
Nationwide Investment Services Corporation, member NASD.
In MI only Nationwide Investment Svcs. Corporation.
Home Office: One Nationwide Plaza, Columbus, OH 43215-2220
[Terms & Conditions](#)





THE STRENGTH TO BE THERE.™

[HOME](#) | [ABOUT AIG](#) | [CONTACT AIG](#) | [CAREERS](#) [GO](#)



PRODUCTS AND SERVICES IN
United States

[CHANGE LOCATION](#)

**SAVE UP TO
\$300**
AIG Auto Insurance
Free Auto Insurance Quote!

**Earn 8.55% Interest
in a VALIC Annuity**
Call today or have a
VALIC representative

**Great Rates
on Quality Term
Life Insurance**
[APPLY ONLINE](#)

**AIG Travel Insurance
and Related Services**

Individual Consumer

[Accident & Health Insurance](#)
[Auto Insurance](#)
[Life Insurance](#)
[Banking and Loans](#)
[Retirement Services](#)
[Travel Insurance](#)
[more...](#)

Business

[Environmental Coverages](#)
[Life Insurance](#)
[Management Liability](#)
[Primary Casualty](#)
[Professional Liability](#)
[Workers' Compensation](#)
[more...](#)

AIG Corporate

NYSE: AIG 66.82 ▼ \$0.28
10/09/06 10:08 AM ET *

[Corporate Information](#)
[Investor Information](#)
[Latest AIG News](#)
[Office Locations](#)
[Television Ads](#)

Financial Professional

[Annuity](#)
[Life Insurance](#)
[Investment and Financial Services](#)
[Mutual Funds](#)
[Retirement Services](#)
[more...](#)

Insurance Professional

[Auto Insurance](#)
[Employee Benefits](#)
[Life Insurance](#)
[Environmental Coverages](#)
[Management Liability](#)
[Primary Casualty](#)
[more...](#)

AIG Homers for Kids

AIG Goals for Kids
CLICK TO LEARN MORE

Need more information?
[Email](#) or Call M-F 8am-8pm EDT
USA: 1-877-638-4244
Worldwide: +1-008-670-3150
Fraud Warning!
Advisory information in the event
of suspicious fraudulent activities

Copyright © 2000 - 2006 American International Group, Inc. All rights reserved.

[Terms of Use](#) | [Privacy](#) | [Sitemap](#) | [Producer Compensation Disclosure](#) | [AIG Settlement](#) Last updated 10/9/2006 *stock indication delayed 20 minutes

Insurance and financial services provided by member companies of American International Group, Inc.

AIG member companies also offer [Auto Insurance](#), [Life Insurance](#), [Health Insurance](#), [Retirement Planning](#), [Financial Services](#) and numerous other products and services to customers across the globe.



THE STRENGTH TO BE THERE.™

[HOME](#) | [ABOUT AIG](#) | [CONTACT AIG](#) | [CAREERS](#)

[GO](#)



PRODUCTS AND SERVICES IN
United States

[CHANGE LOCATION](#)

Banking and Loans

[Home](#) > [Individual Consumer](#) > Banking and Loans

**SAVE UP TO
\$300**
**AIG Auto
Insurance**
Get a Free Auto
Insurance Quote! **GO**

**Earn 8.55% Interest
in a VALIC Annuity**
Call today or
have a VALIC
representative
contact you

**Great Rates
on Quality Term
Life Insurance**
**APPLY ONLINE
TODAY!**

**Looking for great
CD Rates?**
**OPEN YOUR ACCOUNT
TODAY WITH**
AIG Bank GO

Need more information?
Email or Call M-F 8am-8pm EDT
USA: 1-877-638-4244
Worldwide: +1-908-879-3150

Personal loans, bill consolidation loans, home equity loans.

Secure and simple
online application
at our Web site.

**APPLY
NOW!**



AMERICAN
GENERAL

The AIG companies provide more than just insurance. We also offer a number of banking and personal loans services. Products include: home equity loans, mortgage insurance, certificates of deposit (CDs), money market accounts and other private bank services to help protect and grow your money.

Featured Banking and Loans products:

American General Financial Services

American General Financial Services provides loans, mortgages, retail financing, and other financial and credit related products to more than two million American families. Apply online or get local branch information.

Consumer Loans

Loans for any purpose: vacation, home improvements, major purchases, education and debt consolidation. A variety of payment plans to fit your budget.

Real Estate Loans

We provide first mortgages, second mortgages, home equity lines of credit and other real estate secured loans throughout the United States, Puerto Rico and the U.S. Virgin Islands.

Retail Auto Financing

American General Auto Finance (AGAF) is an exclusive provider of flexible auto financing. We help auto dealers say yes to more customers.

Direct Pay Service option for existing and new loan customers

American General Financial Services Direct Pay is an automated payment option that works by debiting your checking or savings account on the day that the payment is due.

Banking Services by AIG Bank

AIG Federal Savings Bank (AIG Bank) is a member company of American International Group, Inc., a world leader in insurance and financial services. We offer secure, high-yielding

Fraud Warning!

Advisory information in the event
of suspicious fraudulent activities

Group, Inc., a world leader in insurance and financial services. We offer secure, high-yielding deposit products with the features you want.

Certificates of Deposit

Great rate plus CD's from AIG Bank are a sensible part of a diversified portfolio, with rates that are higher than most competitors.

Money Market Benefits

The premium money market account from AIG Bank rewards your savings efforts with high rates, so your money grows even faster. You will enjoy higher rates as your balance grows.

A.I. Credit Corp. Life Insurance Premium Financing

A.I. Credit Corp., a member company of American International Group, Inc., is the largest premium financing company in North America and offers the experience of the country's longest established premium financing program. A.I. Credit's industry-leading innovative lending products and strategies enable individuals to obtain the life insurance they need, while retaining their assets for other investment opportunities.

AIG Companies providing Banking and Loans products:

AIG United Guaranty

United Guaranty Corporation (UGC) subsidiaries write residential mortgage guaranty insurance for financial institutions and mortgage investors. The coverages provided by UGC protect lenders and investors against loan losses resulting from borrower default and foreclosure.

The Road to Home Ownership

On-line Home Buyer Education Course

Mortgage Insurance

Subsidiaries of AIG United Guaranty provide private mortgage insurance to help lenders protect their investment against losses due to foreclosure. We offer insurance on both first and second mortgages, along with pool insurance coverage and assistance with capital markets transactions. To help lenders meet the changing needs of their customers, we introduce new and amended products and services as needed for today's housing market.

Mortgage Insurance Products from AIG United Guaranty

AIG United Guaranty emphasizes continuous development of management systems and new products to meet the changing need of our customers.

Copyright © 2000 - 2006 American International Group, Inc. All rights reserved.

[Terms of Use](#) | [Privacy](#) | [Sitemap](#) | [Producer Compensation Disclosure](#) | [AIG Settlement](#) Last updated 10/9/2006

Insurance and financial services provided by member companies of American International Group, Inc.

AIG member companies also offer [Auto Insurance](#), [Life Insurance](#), [Health Insurance](#), [Retirement Planning](#), [Financial Services](#) and numerous other products and services to customers across the globe.



Like a good neighbor, State Farm is there.™

Access your account [Register](#) [Forgot Password?](#)

[Insurance](#)

[Mutual Funds](#)

[State Farm Bank](#)

Customer ID:

Password:

[Login](#)

Text Size: [A](#) [A](#) [A](#)

[Insurance](#)
[Mutual Funds](#)
[State Farm Bank®](#)

[Login](#)
[Register](#)
[Rate Quotes](#)
[Find Agents](#)
[Claims Center](#)

[Learning Center](#)
[About Us](#)
[Contact](#)

[Search Site](#)
Powered by Google™

[Search](#)



Insurance

Get a rate quote now

Auto

State / Province

[Begin](#)

[Retrieve a saved quote](#)

Report a claim

auto and property only

State/Province

[Report](#)

[Check the status of a claim](#)



Mutual Funds

[Choose a fund](#)

[Open an account](#)

[Access my account](#)

[Electronic documents](#)



State Farm Bank®

[View account types](#)

[Apply for an account](#)

[Access my account](#)

[Get bank rates](#)

Learning Center

[Prevention & Safety Life Stages and Events Calculators](#)

Career Center

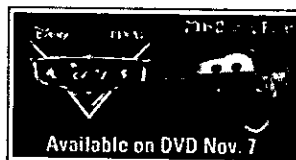
[Current openings](#) [Become an Agent](#) [Benefits and more](#)

News and Events Center

[Newsroom](#) [Partnerships and Sponsorships](#) [Events](#)

Other State Farm sites

[En español](#) [中文網頁](#) [Statefarm.ca](#) [Business to Business](#)



State Farm Bank®, Bloomington, Illinois, is a Member FDIC and Equal Housing Lender. The other products offered by affiliate companies of State Farm Bank are not FDIC insured, not a State Farm Bank obligation or guaranteed by State Farm Bank, and subject to investment risk, including possible loss of principal invested. Contact State Farm Bank toll-free at 1-877-SF4-BANK (1-877-734-2265).

Securities through registered representatives of Life Insurance and annuities are State Farm VP Management Corp., One State Farm Plaza, Bloomington, Illinois 61710-0001, 1-800-447-4000 (Mutual Funds) or 1-888-702-2907 (Variable Products). State Farm VP Management Corp. is a separate entity from those State Farm entities which provide banking and insurance products issued by State Farm Life Insurance Company (Not Licensed in MA, NY, and WI) State Farm Life and Accident Assurance Company (Licensed in New York and Wisconsin) Home Office, Bloomington, Illinois.

Copyright 2006, State Farm Mutual Automobile Insurance Company, Home Office, Bloomington, Illinois
[Home](#) [About](#) [Contact](#) [Terms of service](#) [Privacy policy](#)



Bank.

Like a good neighbor, State Farm is there.®

[Home](#) > [State Farm Bank](#) > [Loans](#)

Text Size: [A](#) [A](#) [A](#)

[Insurance](#)

[Mutual Funds](#)

[Bank Accounts](#)
[Credit Cards](#)
[Loans](#)

[Account Access](#)
[Apply Now](#)
[Get Rates](#)
[Learning Center](#)
[Contact](#)

[Login](#)
[Register](#)
[Find Agents](#)

[Service Center](#)
[Disclosures](#)
[Security](#)

[Search Site](#)
powered by Google™

Loans



Let a neighbor lend a hand.

Home Mortgage Loans

- State Farm Bank® offers a variety of fixed rate and adjustable rate mortgage products to meet your needs.
- [Save \\$200 on your home mortgage loan closing costs \(PDF 124 KB\)](#)

[How to Apply](#)

[Learn more](#)

Home Equity Loans

State Farm Bank lets you apply for a competitive Home Equity Loan or Line of Credit with someone you already know and trust.

[Home Equity Loan/Line of Credit](#)

Vehicle Loans

State Farm Bank offers competitive rates on cars, trucks, boats, motorcycles and more.

[Learn more](#)

[Print this coupon and save on a new boat loan \(PDF 72 KB\)](#)

[Print this coupon and save on your car \(PDF 205 KB\)](#)

Service Center

Quick Links

- [Access my account](#)
- [ATM Locator](#)
- [Order checks & deposit slips](#)
- [Stop Payment](#)
- [Dispute a Charge](#)
- [Lost or Stolen Cards](#)
- [Underwriting Standards](#)
- [Bank News](#)

Tools and Resources

- [About Online Banking](#)
- [Frequently Asked Questions](#)
- [Transferred Funds Availability Schedule](#)
- [Security Safeguards](#)
- [State Farm Insurance and Financial Review](#)
- [Calculators](#)
- [Tax Center](#)
- [Build your credit](#)

[Print this coupon and save on your new RV loan \(PDF 1.5 MB\).](#)

More benefits from State Farm Bank

With State Farm Bank, you get a great selection of deposit products and loans with competitive rates:

- [Bank Accounts](#)
- [Visa® Credit Card](#)

No matter which products you choose, you'll always receive the neighborly service you expect from State Farm®.

[Underwriting Standards](#)

Some products and services may not be available in all areas.

Ready to get started?

[Apply for an Account](#)

State Farm Bank® Resource Center

[Find an ATM near you](#) [Calculators](#) [Fees](#) [Check your credit](#)

Banking News Center

[Beware of fraudulent emails](#) [Use FedEx® envelopes for overnight deposits](#) [More news](#)

Safeguarding Your Security

[Security Safeguards](#) [Identity Theft Assistance Center](#)



Bank State Farm Bank®



Equal Housing Lender

FDIC

Member FDIC

Copyright 2006, State Farm Mutual Automobile Insurance Company, Home Office, Bloomington, Illinois
[Home](#) [About](#) [Contact](#) [Terms of service](#) [Privacy policy](#)



[Find an Agent](#)

[En Español](#)

[Contact Us](#)

[Privacy Statement](#)

[Site Map](#)

SEARCH

ALLSTATE PRODUCTS

GET A QUOTE

CUSTOMER CARE

ABOUT ALLSTATE

Allstate Products: Insurance, Financial & More

Allstate offers a host of products to assist you in meeting your insurance and financial needs. From auto insurance to retirement solutions—learn more about the Allstate products that may be right for you. Then, get an insurance quote online, through 1-800-Allstate® or an Allstate agent.

> Auto Insurance

Auto insurance can help you restore your vehicle if it's lost or damaged. It can also help protect you in the event of a lawsuit. Learn more about coverages and discounts, then get a car insurance quote.

> Allstate Motor Club

Flat tire? Dead battery? Emergency roadside assistance can give you peace of mind, knowing dependable help is there when you need it. Millions of drivers enjoy Allstate Motor Club membership benefits.

> Home Insurance

Home insurance offers protection against damage to your property, and liability from injuries and property damage you cause to others. Learn more, then start your quote.

> Life Insurance

Life insurance can help provide financial support for your family in the event of your death. Whether you select a term or permanent policy, your premiums secure a "death benefit."

> Financial Products

There are a variety of financial products available from Allstate. From Annuities to Education Savings to IRAs to Mutual

> Savings & Banking

Allstate Bank offers checking and savings accounts, money market accounts and certificates of deposit (CDs) to help you meet both your day-to-day banking needs and long-term savings goals.

> Special Insurance Products

Allstate offers a variety of other insurance products. From boat insurance to flood insurance to motor home insurance, learn more about coverages, discounts and how to receive an insurance quote.

> Education Savings

Education savings plans can help you pay for qualified college tuition and expenses as well as qualified elementary and secondary education costs while often providing a tax benefit.

> IRAs

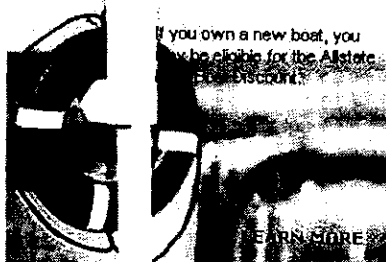
This retirement savings option allows you to save money on a tax deferred basis allowing your money to grow faster and help you reach your retirement savings goals.

> Mutual Funds

This type of investment combines money from many investors, which is then invested by professional money managers across a



Don't Miss the New Boat Discount



Education Savings to IRAs to Mutual Funds, learn more about rates, tuition payments, savings and investment options.

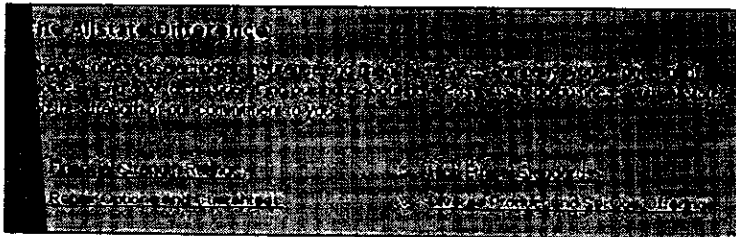
professional money managers across a range of stocks, bonds and money market instruments.

> **Business Insurance**

Securing the right insurance is essential to your business plan. As one of the largest commercial insurance writers in America, Allstate can help service your auto, property and liability and specialty insurance needs.

> **Supplemental Health Insurance**

These policies offer additional protection for unexpected events and, in some cases, extended health care coverage for nursing home, home care or other residential facility care.



Allstate Financial is the marketing name for Allstate Life Insurance Company (Home Office, Northbrook, IL), its subsidiaries and certain affiliates.

Personal Financial Representatives are licensed insurance agents and are also licensed to sell securities products.

This material is intended for educational purposes only. Allstate, through its insurance companies, subsidiaries, and brokers/dealers, offers a variety of products including life insurance and registered securities. Certain products, such as variable annuities, variable universal life insurance, mutual funds and 529 Plans, are available only through securities licensed representatives, and sales material must be accompanied by a prospectus. Life insurance and fixed annuity products are available from Allstate Life Insurance Company: Home Office, Northbrook, IL, and Lincoln Benefit Life Company: Home Office, Lincoln, NE. Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC. Registered Broker-Dealer, Member NASD, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. 877-525-5727.

FDIC Banking products offered through Allstate Bank, Member FDIC. Other products sold by Allstate are not insured by the FDIC, are not a deposit or other obligation of or guaranteed by Allstate Bank, and may be subject to investment risks, including possible loss of principal amount invested.

This Web site is intended for use within the United States only. Descriptions or any other information related to securities products are not intended to constitute an offer or solicitation of such products.



Allstate.com Home

Financial
Services Home

[Return to Allstate.com](#)

[Learn About Allstate Bank
Products & Services](#)

[Learn About Phishing](#)

[Mortgage Center](#)

[Customer Log In](#)

[Disclosures /
Privacy Statement](#)

[How Can I Make A
Deposit ?](#)

[How Can I Make A
Deposit ?](#)

[How Can I Make A
Deposit ?](#)

[How Can I Make A
Deposit ?](#)

[How Can I Make A
Deposit ?](#)

[Deposit ?](#)

Welcome to Allstate Bank

A Member of Allstate Financial Group



jump start your future

The only thing you should have to plan for after retirement is what to do with all that spare time.

It Takes Experience

Allstate Bank is a member of Allstate Financial Group, the group of companies that over 3 million households already rely on. Now you can depend on us for your personal and home financing needs as well. And all deposit accounts offer FDIC Insurance up to \$100,000 per depositor.

It Takes Solutions

We offer a variety of ways to manage your funds and help you meet your financial goals, such as Allstate Bank CD's. See the chart to your left for current rates. Call us to open an account and experience the confidence of banking with a name you know and trust.

Compare our rates

10/9/06

[Click here to see our other rates.](#)

	Annual Percentage Yields	
	Allstate Bank**	Nat'l Avg.***
CD 3 Year	4.50%	4.03%
CD 2 Year	4.50%	3.90%
CD 1 Year	4.50%	3.85%
Insured Money Market*	1.10%	1.52%
Checking Plus Interest	0.75%	0.31%
Savings	4.25%	

* IMM is a tiered account APY shown above for deposits of \$15,000 - \$49,999






Talk to Allstate Bank at 1-877-794-BANK

Member

FDIC

**Annual Percentage Yield (APY), effective on 10/9/06. Initial deposit of \$1,000 required for Certificates of Deposit. Substantial penalty for early withdrawal on CD's. Rates subject to change daily. Minimum balance of \$500 required to avoid a \$4 monthly fee on Regular Savings. Minimum balance of \$2,000 required to avoid an \$11 monthly fee on Checking Plus Interest. Minimum balance of \$1,000 required to avoid an \$8 monthly fee on Insured Money Market accounts. Rates on Checking Plus Interest, Insured Money Market and Savings accounts are subject to change daily after account is opened. Certain fees may reduce earnings on accounts.


***Note: Annual Percentage Yield (APY) National Index, Source: BankRate, Inc., N. Palm Beach, FL, 2000., on 10/04/2006.

[Contact Us](#) [Home](#) [Site Map](#)
[SIGN IN](#) [SEARCH](#) 

[Individuals](#) [Employers](#) [Brokers & Consultants](#) [Commercial Investors](#) [About Us](#)

IF if if if if

ROLL OVER TO SEE THE IFS IN LIFE




With MetLife, you can start planning for the ifs in life.

[Explore more ifs](#)

[請瀏覽中文網站](#) [En Español](#)
[View Global Locations](#)
[Consult with a MetLife Representative](#)
[Find a MetLife Office](#)

Get Your Auto Insurance

Quote NOW



Get Your Quote

MetLife Auto & Home

DENTAL CENTER

[Visit the Dental Center >](#)
Participant, Employer & Dental Office Resources.
[Download Claim Forms >](#)
[Find a PDP Dentist >](#)
Quick Search:

PRODUCTS & SERVICES for Individuals

Life Insurance	Auto Insurance
Annuities	Home Insurance
Long-Term Care	More >
Disability Income	

[Benefits Through Your Employer >](#)
Access your benefits here

Take charge of the ifs in life.
Update your benefits at work.

Here are a few tips that'll make it easy. [Download now](#)

INVESTOR RELATIONS >

Stock quote for MET*

\$7.29 -0.07


*Source: MarketWatch.com
Quote delayed at least 20 minutes

METLIFE BANK® Money Market Account

Minimum Balance	APY *	Interest Rate
\$25,000.00+	4.50%	4.40%
\$5,000.00-\$24,999.99	4.50%	4.40%
\$1,500.00-\$4,999.99	1.00%	1.00%

[View our competitive rates >](#)
*Annual Percentage Yield (APY) is effective as of 10/09/06 variable and subject to change. Fees may reduce earnings.

TOOLS



- [Human Life Value Calculator](#)
- [Disability Insurance Calculator](#)
- [Retirement Income IQ](#)
- [Long-term Care IQ Quiz](#)

[Public Relations >](#)
[About Your Privacy >](#)

[Careers@MetLife](#) [Privacy Policy](#) [Legal Notices](#)

Copyright 2006 Metropolitan Life Insurance Company NY, NY - All Rights Reserved

Securities and Investment Advisory Services offered by MetLife Securities, Inc. PEANUTS Copyright United Feature Syndicate, Inc. MetLife Bank, N.A. is a Member FDIC. The other products offered by affiliates of MetLife Bank are not FDIC insured, not a MetLife Bank obligation or guaranteed by MetLife Bank, subject to investment risk, including possible loss of principal.

Home

A Better Way To Save

MetLife Bank's innovative approach means consistently high interest rates on savings products. By designing a bank without a branch network, we offer a better value on the FDIC insured savings products you need. It all adds up to a better way to save.

Consistent High Rates – In fact, we have been recognized multiple times for having interest rates consistently among the highest in the nation.

A Trusted Name – MetLife Bank is a part of the MetLife family of companies, a trusted name for over 135 years.

Savings Product Variety – Select from Money Market and High Yield Savings accounts to Certificates of Deposit and IRAs.

Mortgages – Best price guarantee or you will get \$500.**

Secure Convenient Access – Bank 24/7 by phone, internet, ATM and mail, or call us for local assistance.

Compare our great rates

Choose a product:

Initial Deposit \$:

Your Bank's APY (optional):

Calculate Your Earnings Now!

View MetLife Bank rates vs Nat. Avg.

Product	MetLife Bank	National Avg.
Money Market	4.50% APY	1.57% APY

Apply for an account online

or call us toll free: 1-866 BankMet

Apply Here

Bankrate.com's TOP PICK 100 Highest Yields 2nd Quarter 2006

MEMBER FDIC
MetLife Bank, N.A.
All Rights Reserved
REANUTS Copyright
United Feature Syndicate, Inc.

*Annual Percentage Yield (APY). Interest rates are variable and may change at any time. Minimum to open a Certificate of Deposit (CD) and obtain the APY is \$1,000. Minimum to open a Jumbo CD is \$100,000. Penalty for early withdrawal. National Average APY Source: Bankrate.com as of 09/15/2006. Calculators are for informational purposes, are not guaranteed accurate by MetLife Bank.

**For complete details about our \$500 mortgage price guarantee, [click here](#).

MetLife
MetLife Bank, N.A.



Contact Us Apply Now Sign In

Contact Us to Enroll in Online Banking

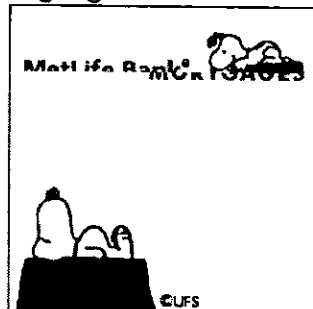
Rates Effective as of: 10/09/06

Money Market		
Minimum Balance	Our APY*	Nat. Avg. APY
\$5,000+	4.50%	1.57%

Certificate of Deposit		
Term	Our APY*	Nat. Avg. APY
3 Months	4.50%	2.90%
6 Months	5.00%	3.36%
9 Months	5.20%	N/A
12 Months	5.25%	3.92%
18 Months	5.20%	N/A
24 Months	5.10%	3.91%
60 Months	5.10%	4.11%

High Yield Savings		
Minimum Balance	Our APY*	Nat. Avg. APY
\$5,000+	4.50%	1.57%

Highlight



Features

- Product Comparison
- Articles

Home | Money Market | High Yield Savings | CDs | IRAs | Mortgages | Resource Center | Customer Service | MetLife.com

Site Map | Privacy | Security | Account Agreement | Contact Us | FAQs

top

Countrywide Financial.

[contact us](#) | [careers](#) | [site map](#) | [help](#) | [log in](#)

[about us](#) | [investor relations](#) | [business partners](#)

[homepage](#)

[home loans](#)

[banking](#)

[insurance](#)

[your accounts](#)

Discover why No one can do what Countrywide canSM

With over 55 years of service and one of the widest selections of loan programs, Countrywide Home Loans is an expert at finding solutions.

home loans

Purchase

[Home-buying made simple](#)
Call today at 1-866-670-5274

Home Equity

[New Customers](#)
[Current Customers](#)
Call today at 1-800-556-9568

Refinance

[New Customers](#)
[Current Customers](#)
Call today at 1-800-556-9568

Less Than Perfect Credit

[Solutions for all credit types](#)
Call today at 1-800-871-1756

Customer Service

[On Existing loans](#)
Call today at 1-800-669-6607

banking

[SavingsLinkSM high-yield online](#)
[savings account, CDs,](#)
[money market accounts](#)
Call today at 1-800-817-4383

insurance

[Homeowners, home warranty,](#)
[auto, life, individual health,](#)
[disability, commercial and](#)
[employee benefits](#)
Call today at 1-800-262-4240

Countrywide Financial offers these products through our family of companies.*

Homeowners

Want to pay off high-interest debt fast with a refinance loan?

for more information [CLICK HERE](#)

PRODUCT NEWS

HOT OFFERS

- ✔ No down payment for home purchase loans up to \$500K - get a free quote.
- ✔ Low rates on home equity loans... as low as 8.25% APR - [Learn More](#).
- ✔ Introducing the Countrywide RewardsSM Visa[®] Card with Mortgage Rewards.

[log in to manage all of your Countrywide accounts](#)

[my account summary](#)

[LOG IN](#)


CALL our
customer care
experts now.

[CONTACT US](#)

WHY COUNTRYWIDE

Can your
bank match
our Online
Savings rates?

[home loans](#) | [less than perfect credit loans](#) | [home loans en español](#) | [we house america](#) | [banking](#) | [insurance](#) | [investments](#) | [your accounts](#) | [log in](#)
[contact us](#) | [site map](#) | [about us](#) | [investor relations](#) | [careers](#) | [privacy and security](#) | [licenses and registrations](#)

 Countrywide Home Loans, Inc. and Countrywide Bank, N.A. are Equal Housing Lenders. © 2006 Countrywide Financial Corporation. Trade/service marks are the property of Countrywide Financial Corporation and/or its subsidiaries. All rights reserved. If you use a pop-up blocker, you should disable it while using our sites. * Countrywide Financial offers these products through our family of companies. Home Loans provided by Countrywide Home Loans; Banking services provided by Countrywide Bank, N.A., member FDIC; Insurance services provided by Countrywide Insurance Services; Investment Services provided by Countrywide Investment Services.